From: email@cathicarol.com

Sent: Thursday, January 28, 2010 3:52 PM **To:** secretary secretary@CFTC.gov

Subject: Regulation of Retail Forex

Re: RIN 3038-AC61

Dear CFTC,

Please do not further lower the margin maximum for Forex to less than 100-1.

A 10-1 maximum margin would prevent most retail and avocational traders from participating in the Forex market.

Thank you very much for your consideration.

Sincerely,

Cathi Carol PO Box 95452 Seattle, WA 98145